



State of Indiana

Section 125

Medical Care Flexible Spending Account

Employee Enrollment Information Packet



Key Benefit Administrators - FlexPro

P.O. Box 55210 Indianapolis, IN 46205

800-558-5553 * 317-284-7150

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What is *FlexPro*?

FlexPro™ is a Flexible Benefits (Cafeteria) Plan that is approved under Section 125 of the Internal Revenue Code. It enables you to pay for certain expenses with pre-tax dollars.

Optional Benefits: (Some or all of the these benefits may be offered by the State of Indiana)

Employee Paid Insurance Premiums – Tax Saver — This account automatically allows you to pay for your portion of some insurance premiums with tax-free dollars. **This is automatic for all State Employees.**

Medical Care Flexible Spending Account (FSA) — Medical Care costs include medical, dental, vision and hearing expenses that are not paid by insurance and other “out-of-pocket” expenses. These expenses must be incurred within the plan year. These expenses may include, but are not limited to: expenses for medical plan co-payments, deductibles, prescriptions, physician visits, chiropractic care, vision, dental/orthodontia care, and eligible over-the-counter items.

Is a Medical Care Flexible Spending Account Right For You?

	YES	NO
Do you have out-of-pocket costs associated with the State’s medical plan? (i.e. co-payments, deductibles, co-insurance)	<input type="checkbox"/>	<input type="checkbox"/>
Do you have other out-of-pocket medical care expenses not covered by insurance?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have out-of-pocket dental expenses? (i.e. cleanings, fillings, orthodontia, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Do you have out-of-pocket vision expenses? (i.e. exams, glasses, contact lenses, LASIK, etc.)	<input type="checkbox"/>	<input type="checkbox"/>

If you answered **YES** to any of these questions, you can reduce the taxes that you pay by participating in your employer sponsored Flexible Benefits Plan, *FlexPro*, and therefore **increase your take home pay!**



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State of Indiana

Medical Care Flexible Spending Account Plan Specifics

PLAN YEAR: 01/01/09 - 12/31/09
Plan Options: **Plan Maximums:**

Medical Care FSA Plan Option \$ 5,000.00

Eligibility Requirements:

**Participation in the Medical Care FSA
Plan Option by New Hires:**

Upon eligibility

**Participation After Termination In The
Medical Care FSA Plan Option:**

Terminated employees will be allowed 0 days past termination of employment to incur expenses and an additional 30 days to submit expenses.

Claims Submission:

Claims may be submitted as needed because daily payouts occur for State participants.

Orthodontia Services:

At the time services begin, the initial down payment may be reimbursed. The remaining balance may only be reimbursed according to the monthly payment structure outlined in the Orthodontia contract. A copy of the Orthodontic contract needs to be provided to KBA at time of reimbursement

Grace Period:

The Grace Period will allow expenses incurred within the first 74 days of this Plan Year to be reimbursed from your previous Plan Year if a balance remains in that account. Claims may be incurred through the end of the Grace Period, March 15th, each plan year and submitted via the claim form no later than 90 days after the end of the Grace Period, June 15th, each plan year.

**Claims Submitted After the End
Of the Plan Year:**

Claims incurred prior to the end of the plan year and subsequent grace period must be submitted no later than 90 days after the expiration of the grace period on June 15th.

**Status Change Notification
Time Frame:**

Status changes must be submitted within 30 days of the Qualifying Event

What Type of Expenses are Eligible?

Medical Care FSA Expenses

The following list, while **not intended to be complete**, illustrates expenses that **may** be reimbursed under the Medical Care FSA: Restrictions may apply.

I. ELIGIBLE DENTAL & VISION EXPENSES

DENTAL EXPENSES

- Routine & Preventive Services
- X-rays
- Orthodontia (*A treatment plan may be required*) (see Plan Specifics page for your Plan's orthodontia guidelines)
- Restorative services, fillings, extractions, dentures

VISION CARE EXPENSES

- Eye exams
- Prescription eyeglasses & sunglasses
- Contact lenses & supplies
- Corrective surgery (*RK & LASIK*)

II. ELIGIBLE MEDICAL CARE EXPENSES

MEDICALLY NECESSARY EQUIPMENT

- Wheelchair, crutches & lifts
- Oxygen equipment & supplies
- Blood pressure monitor

DIABETIC SUPPLIES

- Insulin
- Test strips, lancets, etc.
- Glucose monitor

PHYSICAL EXAMINATIONS

- Annual physical exam (*including prostate screening, pap smears & mammograms*)
- School & work physicals

COUNSELING & PSYCHIATRIC TREATMENT

(*Prescribed by a doctor to treat a medical condition.*)

Statement required from the doctor. See Marriage/Family Counseling)

- Psychologists
- Psychotherapists
- Psychiatrists

FEES & SERVICES

- Physicians, surgeons, anesthesiologists, OB/GYN
- Ambulance
- Nursing (*including room & board*)
- Chiropractic service

- Fertility treatment
- Sterilization & reversals
- Medically necessary reconstructive services (*i.e. mastectomy or following an accident*)

- Hospital expenses

HEARING EXPENSES

- Testing
- Hearing aids
- Batteries & repairs

OTHER EXPENSES

- Prosthesis & artificial limbs
- Organ tissue donation expenses
- Tuition at special school for handicapped
- Travel necessary to seek medical treatment (*limitations apply*)
- Orthotics & orthopedic shoes (*medically necessary*)
- Laboratory fees
- Acupuncture
- Alcohol & drug rehabilitation expenses
- Special equipment for those who are deaf and/or blind (*i.e. Braille books, hearing devices, guide dogs*)
- Weight loss programs and drugs (*ONLY when prescribed by a doctor to treat obesity and/or a specific medical condition – statement required from the doctor*)
- Medical supplies
- Therapy treatments (*when prescribed by a doctor*)

III. INELIGIBLE EXPENSES

- Cosmetic treatments or surgery (*unless necessary to alleviate a deformity related to a congenital abnormality, trauma, or disfiguring disease*)
- Expenses (*treatments and drugs*) only to improve your general health or well being
- Hair replacement treatments and drugs
- Health club dues
- Long Term Care Insurance

- Marriage & family counseling
- Nutritional supplements/vitamins
- Teeth whitening, toothbrush
- Vacations
- Vitamins to improve or to preserve general health (*even when prescribed by a doctor*)



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Over-the-Counter Drug Reimbursements

APPROVED BY THE IRS

*The IRS has approved some over-the-counter, non-prescription, "medicines and drugs" that are taken for medical care as eligible expenses for reimbursement under your Medical Care Flexible Spending Account (FSA). "Medicines and drugs" are defined as items for your personal use (or your spouse or dependents) to alleviate or treat personal injuries or sickness. Still **not** eligible are items merely beneficial to your general health such as dietary, nutritional supplements, vitamins, toothpaste, etc.*

Examples of Eligible Expenses

(The following list, while not intended to be complete, illustrates some over-the-counter expenses that may be reimbursed under the Medical Care FSA; some restrictions may apply and may require a letter of medical necessity from a physician.)

Allergy Medicine
Antacids
Anti-diarrhea Medicine
Bactine
Band-Aids/Bandages
Bug Bite Medication
Calamine Lotion
Carpal Tunnel Wrist Supports
Cold Medicines
Cold/Hot Packs for Injuries
Condoms
Contact Lens Cleaning Solution
Cough Drops
Diaper Rash Ointments
First Aid Cream
First Aid Kits
Hemorrhoid Medication
Incontinence Supplies
Laxatives
Liquid Adhesive for Small Cuts
Menstrual Cycle Products for pain
and cramp relief

Motion Sickness Pills
Nasal Sinus Sprays or Strips
Nicotine Gum or patches for Stop-
smoking Purposes
Pain Reliever
Pedialyte for Ill Child's Dehydration
Pregnancy Test Kits
Products for Muscle Pain or Joint Pain,
i.e., Ben Gay, Tiger Balm, etc.
Reading Glasses
Rubbing Alcohol
Sinus Medications
Sleeping Aids used to treat occasional
insomnia
Special Ointment or Cream for Sunburn
Spermicidal Foam
Thermometers (ear or mouth)
Throat Lozenges
Visine and other such eye products
Wart remover treatments



Benefits Payment Card (BPS) Benefits Card (Flex Card) and Claims Procedures

You may use your BPS Benefits Card (Flex Card) for eligible FSA expenses such as co-pays, deductibles, out-of-pocket expenses, and other expenses that are not eligible under your medical, dental or vision plan but are eligible FSA expenses.

1. What is the BPS Benefits Card?

The BPS Benefits Card (Flex Card) is a MasterCard offered to enhance your Flexible Spending Account by providing instant access to your FSA account. The card is designed for use only at qualified providers or merchants that accept MasterCard and offer eligible goods or services for reimbursement under your Flexible Spending Account. Rather than paying out-of-pocket money for qualified expenses and waiting for reimbursement, your Flex Card transfers funds for qualified expenses directly from your available funds in your Flexible Spending Account to the provider. As a Flexible Spending Account participant, a Flex Card will be mailed to your home address.



2. How does the Flex Card work?

The Flex Card is a debit card that allows you to pay for your eligible FSA expenses directly at the point-of-service. The Flex Card is treated like a credit card at a merchant or provider terminal because it does not require a P.I.N. number before processing a transaction. There is no additional line of credit associated with the card, and no credit check will be performed.

3. Retail merchants including Grocery Store, Discount Retail Stores, Pharmacies and Mail Order Pharmacies

IRS GUIDANCE - Effective January 1, 2009.

IMPORTANT DATE!!!



Certified Grocery Stores, Discount Retail Stores, Mail Order Pharmacies and Retail Pharmacy Merchants

Revenue Ruling 2006-69 and 2007-2 requires all Grocery Stores, Discount Retail Stores, Mail Order Pharmacies and Retail Pharmacies to be compliant with an Inventory Information Approval System (IIAS) and be certified as compliant. The implementation of the IIAS will allow expenses that qualifies as eligible purchases outlined in Code Section 213(d) to automatically be approved at the point-of-purchase. ***The FSA debit card will not work at a Non-Certified IIAS Retail Merchant beginning January 1, 2009***

Approved items at the Point-of-Sale By the IIAS Certified Merchant:

- Only Eligible Items are authorized at the point-of-sale against your available account balance in your Flexible Spending Account.
- Purchases automatically approved at the point-of-purchase will not require substantiation.

Note: In the event of an IRS audit, the participant should retain copies of all receipts for their records.

Non-Approved items at the Point-of-Sale By the IIAS Certified Merchant:

- Ineligible items will be denied at the point-of-sale. An alternate method of payment will be required for the purchase. Purchase made with an alternative method of payment may be made at a Non-Certified IIAS Retail Merchant and be reimbursed by Key Benefit Administrators - Flexpro by submitting a completed claim form. See Substantiation Requirements.

Note: Cash register receipts or credit card receipts are ineligible unless the receipt includes the information outlines under the Substantiation Requirements.

4. How do I know if a merchant is IIAS certified?

A list of eligible merchants can be found at www.keyfamily.com/kba/flexhome.asp. As new merchants are added, the list will be updated.

5. Medical Care Related Providers

Physician offices, dentist's offices, vision providers and hospitals

Co-Payment, Deductible and Other Out-Of-Pocket Expenses at the physician office or hospital. You may use your BPS Benefits Card (Flex Card) at health care related providers or merchants such as physician offices, dentist's offices, vision providers and hospitals.

When your total Flex Card purchase is for an amount exactly equal to your employer's medical plan co-payment (up to a total of multiples of five times the maximum co-payments), no further purchase substantiation is required; however, you should still keep copies of all receipts for your personal records.

Example #1 — Employee Substantiation Required (Eligible Expense)

Your Town Hospital		PATIENT INFORMATION: Joe Jones	Statement Date 01-27-09
P.O. Box 555		A0707700127	Total Due \$ 129.18
Indianapolis, IN 46111			
ADDRESS SERVICE REQUESTED			
DATE OF SERVICE	DESCRIPTION	PRICE	TOTAL
CHARGES			
01-12-09	480 CARDIOLOGY	\$1,119.00	
01-12-09	482 STRESS TEST	\$ 651.00	
TOTAL CHARGES			\$1,770.00
02-15-09	DOS 01-12-09 Insurance Adjustment	1640.82 CR	
Total Account Balance/Patient Responsibility			\$129.18

Joe uses his Flex Card to pay for services rendered at the hospital that were incurred within his Flexible Spending plan year. The patient responsibility is \$129.18. Substantiation is required since the service/purchase does not match his medical plan co-payment. Joe would receive the transaction detail request via e-mail or by mail and simply reply by faxing or mailing copies of the detailed invoice or receipt along with a completed claim form directly to *KBA-FlexPro* for review. *KBA-FlexPro* Customer Care would determine that the charges were for eligible expenses and approve his claim. Periodic reports of Joe's claim activity are mailed throughout the plan year and Joe can view his claim activity at WWW.BENEFITSPAYMENTSYSTEM.COM. Please review the 'Substantiation Requirements' outlined-below.

Example #2 — Employee Substantiation Required (Ineligible Expense)

Dr. Allan Nolan		<u>STATEMENT</u>	
Family Practice 3701 North Everbrook Lane Indianapolis, IN 46111 Telephone: 317-555-5552			
Joe Jones		PH: 317-555-5555	
100 Main Street Indianapolis, IN 46111			
01-03-09	BEGINNING BALANCE		\$110.00
01-03-09	INSURANCE PAYMENT		<u>-88.00</u>
02-02-09	ENDING BALANCE		\$22.00

Please note you **may not** use your Flex Card toward '**Paid on Account**' or '**Balance Forward**' charges. Joe would receive the transaction detail request via e-mail or by mail and simply reply by faxing or mailing copies of the detailed invoice or receipt along with a completed claim form directly to *KBA-FlexPro* for review. *FlexPro* Customer Care would determine the 'Paid on Account' or Balance Forward' statement is an ineligible receipt type. Joe would be notified that additional information is required. Joe must reimburse the plan for the purchase on his Flex Card. Joe's Flex Card would be temporarily deactivated if repayment is not received immediately by *FlexPro* or sufficient eligible traditional claims are submitted to offset the ineligible Flex Card charges. Please review the 'Substantiation Requirements' outlined below.

6. Substantiation Requirements

- a. Substantiation Request** – In order to confirm the eligibility of all expenses charged to your Flex Card, you may be asked to provide supporting information about your purchase. *KBA-FlexPro* follows the IRS-defined Flexible Spending Account Flex Card audit guidelines.

Although the Flex Card provides direct access to your FSA dollars, it may not eliminate the need for your KBA-FlexPro Administrator to verify the eligibility of the item(s) purchased as requested by the IRS.

The following substantiation criteria may be required.

Substantiation Requirements

1. **1. Name of Patient**
2. **2. Date of Service or purchase**
3. **3. Name of Provider or Merchant**
4. **4. Type of Service or Supply**
5. **5. Amount of Service or Supply**

Note: Cash register receipts or credit card receipts are ineligible unless the receipt includes the information outlines under the Substantiation Requirements

- b. Ineligible Expenses** — Should your transaction detail reflect your Flex Card purchase was for ineligible expenses, or if the necessary documentation was not provided to the Plan Administrator in a timely manner, the transaction will be considered 'denied/ineligible' and you must reimburse *KBA-FlexPro* for the amount charged to the Flex Card. Your Flex Card will be temporarily deactivated if reimbursement is not made immediately. See Example #2.

7. What happens if I try to charge \$50 but I only have \$30 left in my available account balance?

The \$30 remaining balance in your flex account will be used to pay for your purchase. An alternate method of payment will be required for the remaining \$20 purchase.

8. What if my provider doesn't have a charge card terminal?

You can still utilize funds from your account using the traditional method (you pay the provider, submit a claim form and detailed invoice/receipt, and receive reimbursement via check) by mailing or faxing your claim paperwork to KBA-FlexPro.

9. What do I do if my card is lost or stolen?

You should immediately contact a *KBA-FlexPro* Customer Care Representative at (800) 558-5553. Your card will be immediately deactivated and a replacement card will be reorder within 7-10 days.

10. Where can I view my Flexible Spending Account history?

Go to **www.benefitspaymentsystem.com**. After following the instructions to 'Create Account,' you will be able to check on your current account balance, request statements on demand, and review your detailed transaction history.

11. Please visit our website for related forms and information on Flexible Benefit Plans:

www.keyfamily.com/kba/flexhome.asp



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Flexpro@keybenefit.com

How Flex Works and How Much Can You Save?

This illustration demonstrates how a participating employee might save \$780 in taxes during the Plan Year by paying for his expenses with pre-tax dollars.

Please Note: This example is for illustrative purposes only.

	Without Flex	With Flex
- Annual Income	\$ 30,000	\$ 30,000
- Out-of-Pocket *Pre-Tax Expenses	\$ 0,000	\$ 3,000
- Remaining Income To Be Taxed	\$ 30,000	\$ 27,000
- Estimated Taxes (26%) FICA, Federal & State **	\$ 7,800	\$ 7,020
- Out-of-Pocket After-Tax Expenses	\$ 3,000	\$ 0,000
- Take Home Pay	\$ 19,200	\$ 19,980
YOUR ANNUAL TAX SAVINGS	\$ 0	\$ 780

GIVE YOURSELF A RAISE!!!!!!

Use the following worksheet to figure *how much you can save* by participating in a Flexible Benefit Plan.

I. Medical Care Expenses

Estimated family annual medical/dental/vision expenses **not covered** by insurance:

Co-pays, deductibles, co-insurance	\$ _____
Prescription drugs	\$ _____
Over-the-counter drugs/medicines	\$ _____
Doctor office visits	\$ _____
Physical exams	\$ _____
Well-baby care	\$ _____
Chiropractic care	\$ _____
Dental care	\$ _____
Orthodontia	\$ _____
Vision Exams	\$ _____
Eyeglasses, Contact lenses, solution	\$ _____
Insulin and related supplies	\$ _____
Hearing care	\$ _____
Other Medical Expenses	\$ _____

Total Annual Medical, Dental, Vision Expenses: \$ _____

Multiply by an estimated tax savings of 26% x 26%

Your Estimated Annual Tax Savings: \$ _____

More take home money to pay for those eligible expenses.



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Medical Care FSA Frequently Asked Questions

This packet is only a brief overview of benefits that may be eligible under your plan.

Who can participate in the Plan?

All employees who have met the eligibility requirements established by the State of Indiana may participate in the Plan.

How do I sign up?

Enroll using People Soft self service by Monday following pay period in which you were hired or during open enrollment.

How do I determine how much money to allocate?

Be conservative! Only consider your known expenses. Do not allow for things that might happen. A list of eligible expenses and a worksheet are provided to help you calculate your expenses for the upcoming plan year.

Are there limits?

The maximum annual family amount for the Medical Care FSA is \$5,000.

I went to the doctor before the plan year began, but I did not pay the expense until after the plan year started. May I include that expense?

No. Services must be incurred within the plan year. The date of payment does not matter.

Can I change my annual allocation anytime during the Plan Year?

You may change your annual allocation if you have one of the eligible status changes as defined in the State's Plan. Examples of qualifying changes in status are marriage or divorce, death of a spouse or dependent, birth or adoption of a child, and change in your employment or in your spouse's employment. Status changes must be consistent with the status change event. Please consult your Summary Plan Description for complete details.

What happens if I do not use all of my annual allocation?

The IRS has established a "use it or lose it rule." If you do not use all of your annual allocation, you will forfeit any remaining amount. For example, if you allocate \$500 and only submit \$450 in expenses, you will lose the \$50 (not just the taxes.) So, please be conservative when you determine your annual allocation.

What expenses are eligible under the Flex Plan?

A list of eligible and ineligible expenses as well as a list of over-the-counter items previously listed. Please pay special attention to the orthodontia claims submission requirements for your Plan which are listed on the Plan Specifics page.

Does my plan include a Grace Period?

The IRS recently issued a new regulation governing Section 125 Flexible Spending Plans. It allowed the State to extend the deadline for participants to incur claims for their Flex Plan (medical and dependent daycare) after the end of the plan year, into the new plan year for **74** days. Paper claims to access the previous year money must be submitted no later than 90 days after the end of the Grace Period; your debit card will not work to access past year's money.

What happens if I terminate my employment?

Termination from employment ends eligibility. Terminated employees will be allowed 0 days past termination of employment to incur expenses and an additional 30 days to submit expenses and no later than June 15th. Also, you may be eligible to continue coverage under the Medical Care FSA option through federal COBRA regulations.

How do I submit a claim for reimbursement?

Copies of receipts for Medical Care FSA expenses must be submitted with a signed claim form. The receipts must be independent third party receipts showing the name of the provider, the date of service, the type of service, the amount of the service and the patient's name. If your insurance company covers the expense, please submit the receipt to the insurance company first. You may then forward a copy of the Explanation of Benefits from the insurance company along with the signed claim form to FlexPro™. Cancelled checks are not eligible as receipts for Medical Care FSA expenses. The total amount of reimbursement you selected for the Plan Year will be available at all times during the Plan Year.

Claim forms, including detailed receipts/invoices, may be sent for processing via:

Fax to: (317) 284-7269 or (866) 241-1488

Email to: FlexPro@keybenefit.com

Mail to: Key Benefit Administrators – FlexPro
PO Box 55210
Indianapolis, IN 46205

Will I receive information throughout the year telling me where I stand on my account?

Yes, you will receive periodic reports showing what has been credited to your account. You will also receive a reminder letter before your plan year ends, if you have a balance in your account.

Will my participation in the Flex Plan affect my Social Security?

You will not pay Social Security taxes on the money you contribute to the Flex Plan. Therefore, your future Social Security benefits may be slightly reduced. However, the tax savings you receive from this plan should be more than any reduction in your Social Security benefits.

How do I submit expenses, if I have money left from the previous year?

State employees will utilize a signed claim form and corresponding third-party substantiation, if necessary, to access the previous year's money. Debit Cards will be re-loaded with the new year plan dollars on January 1st, and previous year plan dollars will not be available except through the paper claims process.

See the **Plan Specifics** provided to the State for employee's additional answers to questions and further clarification.



THIS SIGNED FORM MUST ACCOMPANY EACH GROUP OF RECEIPTS SUBMITTED

Employee Name: _____ ID or SSN Number: _____

Email address: _____

Home Address: _____
Number & Street City State Zip Code☐ Please check if new address

Daytime Phone Number: _____ Number of pages: _____

To the best of my knowledge and belief, my statement in this Request for Reimbursement is complete and true. I am claiming reimbursement only for eligible expenses with the date of service incurred by me, my spouse, or my qualified dependent(s) during the applicable plan year. I certify that these expenses have not been reimbursed by any other source, nor will any reimbursement be sought from any other source. By signing and submitting a Dependent Care Reimbursement Request, I am certifying that expenses for which I request reimbursement satisfy all dependent care guidelines. I and my spouse, where applicable, are gainfully employed or a full-time student and not on leave. In accordance with the Flex Benefit Plan, I authorize my Flexible Spending Account(s) to be reduced by the amount requested.

Employee Signature: _____ Date: _____
Signature Required**Medical Care Expenses:**

Expenses that may be covered by your (or your spouse's) medical, dental or vision plan must first be submitted to the appropriate insurance carrier. The Explanation of Benefits (EOB) you receive from your insurance carrier may then be submitted to Key Benefit Administrators - FlexPro as a qualifying receipt towards your FSA Plan. Medical care receipts must be from an independent third party and must include the Name of the Patient, Name of the Provider, Type and date of Service or Supply provided (Names of Prescriptions are required), and the Amount of the Service or Supply. Receipts for eligible over-the-counter (OTC) drugs or medicines must include the same information but the type of Supply and the Patient's Name may be hand written on the receipt by the participant if necessary. If necessary please add additional pages.

Name of Patient or Dependent	Date(s) of Service	Name of Provider or Merchant	Type of Service or Supply	Medical Care Charge for each service/supply	Flex Card Purchase Substantiation
Total					

☐ As requested, a letter of medical necessity is included. ☐ A letter of medical necessity is on file.

Dependent Care: Dependent Care receipts must include the Name of the Provider, Dates of Service, Name of the Dependent(s), Fee for Service or you may have your Dependent Care Provider complete and sign below (Original Signature required).

Date(s) of Service: (to & from) _____ Amount to be reimbursed: _____

Dependent(s) Name: _____ Dependent(s) Date of Birth: _____

Dependent Care Provider Name and Tax ID #: _____

Dependent Care Provider Signature: _____ Date: _____

Dependent Care expenses for the care of a qualifying individual that are for the purpose of enabling the employee and the spouse, when applicable, to be gainfully employed or a full-time student are eligible. Dependent Care may not be reimbursed while on Leave of Absence (LOA). *Exception for short, temporary absences.* An absence of no more than 2 consecutive calendar weeks is considered a short, temporary absence. A taxpayer who is gainfully employed is not required to allocate expenses during a short, temporary absence from work, such as for vacation or minor illness, provided that the caregiving arrangement requires the taxpayer to pay for care during the absence.

The following reimbursement request rules apply: Medical Care and Dependent Care expenses must be incurred within the appropriate Plan Year. See Plan Specific page for eligibility requirements. Photocopies of receipts are acceptable. Please retain a copy of all receipts for your own records. *Cancelled checks are not acceptable receipts.* This form must be signed and submitted with applicable receipts.



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